

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In re:

10-72290-D  
(Chapter 7)

Clanton, Larry & Colleen  
Debtor(s).

/

**TRUSTEE'S OBJECTIONS TO EXEMPTIONS**

The Trustee states:

1. The debtor(s) has exempted certain property on Schedule C of the bankruptcy schedules.
2. The Trustee hereby objects to the following exemptions for the following reasons.

Debtor Larry Clanton has exceeded his exemption under 11 USC 522 (d)(5) by at least \$5,000 for various assets exempted and he has exceeded the life insurance cancellation value under 11 USC §522(d)(5) and (8) in the amount of approximately \$11,000. To the extent that all assets in which the (d)(5) and (d)(8) exemption were exceeded, should be turned over to the estate.

Dated: 12/16/2010

/s/ Douglas Ellmann  
Douglas S. Ellmann (P34617)  
Ellmann & Ellmann PC  
Attorneys for Trustee  
308 West Huron  
Ann Arbor, MI 48103  
734 668 4800  
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ORDER APPROVING OBJECTIONS TO EXEMPTIONS

This matter having come on to be heard upon the Trustee's Objections to Exemptions and the Court having reviewed it and being otherwise fully advised in the premises;

IT IS HEREBY ORDERED AND ADJUDGED that the Trustee's Objections to Exemptions are granted, the exemption(s) objected to are disallowed, and the Trustee may administer the Property described in the objection for the benefit of the estate.

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BRIEF IN SUPPORT OF TRUSTEE'S OBJECTION TO DEBTOR'S AMENDED EXEMPTION(S)

Douglas Ellmann, Trustee, relies upon the following in support of his objection(s):

11 USC §522 (d)(5) and (d)(8)

Dated: 12/16/2010

\_\_\_\_\_  
/s/ Douglas Ellmann P34617

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NOTICE OF TRUSTEE'S OBJECTION TO EXEMPTIONS

Ellmann & Ellmann P.C. has filed papers with the court to disallow certain of your exemptions.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to approve the attorney fees for or if you want the court to consider your views on the motion application. Within 14 days, you or your attorney must:

1. File with the court a written response or an answer, explaining your position at:  
United States Bankruptcy Court  
211 W. Fort Street, Suite 2100  
Detroit, MI 48226

If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also mail a copy to:

Douglas S. Ellmann  
308 W. Huron  
Ann Arbor, MI 48103

2. If a response or answer is timely filed and served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

**If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.**

Dated: 12/16/2010

/s/ Douglas Ellmann  
Douglas S. Ellmann (P34617)  
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Certificate of Service

The objection to debtor's exemptions, brief in support, 14 day notice, and certificate of service were served upon the debtor via counsel of record, counsel of record, and the US Trustee via electronic case filing:

Dated: 12/16/2010

/s/ Douglas Ellmann

Douglas S. Ellmann (P34617)  
Ellmann & Ellmann PC  
Attorneys for Trustee  
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Ann Arbor, MI 48103  
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